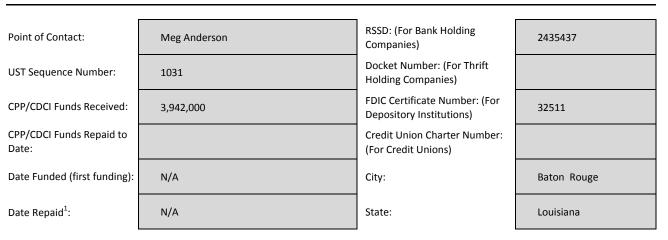


(Include Holding Company Where Applicable)

Fidelitv	Bancorp.	Inc.



<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

	_							_
х	Increase	lending o	r reduce l	lending l	ess than (	otherwise	would hav	e occurred.

Fidelity Bank was able to remain well capitalized while working through various asset quality issues and restructuring of some current customer debt. The asset quality issues have improved over the past year and we expect to see significant reduction in those assets in 2012.









Fidelity Bancorp, Inc.
To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
Increase securities purchased (ABS, MBS, etc.).
Make other investments.



NAME OF INSTITUTION

Fidelity Bancorp, Inc.	

The additional capital originally provided cushion to offset lower earnings due to increased reserves and charge off amounts continu into 2011.  Reduce borrowings.  Increase charge-offs.  See above	ilici ease reserve	s for non-performing assets.	
Increase charge-offs.	The additional c	pital originally provided cushion to offset lower earnings due	e to increased reserves and charge off amounts continue
Increase charge-offs.			
Increase charge-offs.			
Increase charge-offs.			
	Reduce borrowi	ngs.	
	lacrosco chargo		
		uiis.	







(In	clude Holding Company Where Applicable)	1789
Fid	delity Bancorp, Inc.	
	Purchase another financial institution or purchase assets from another financial institution.	
-		
	Held as non-leveraged increase to total capital.	
-		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Fidelity Bancorp, Inc.	
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	
Fidelity Bank was able to work with borrowers and to take appropriate actions to protect its intere	sts where positive resolution was not an
option.	





(Include Holding Company Where Applicable)

Fidelity Bancorp, Inc.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?



NAME OF INSTITUTION

(Include Holding Company Where Applicable)	

Fidelity Bancorp, Inc.				
		_		
Please describe any other actions that you were able to	o undertake with the capital infusion of CPP/CDCI funds.			